GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:3149
ANSWERED ON:10.12.2002
SHGS UNDER SGSY
ASHOK KUMAR SINGH CHANDEL;RAGHURAJ SINGH SHAKYA

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether it is aimed to bring people above poverty line and help them to earn Rs.2000/- p.m. by forming the self help groups and benefiting self-employed persons;

(b) the number of self employed persons benefited by self help groups as on date, State-wise:

(c) the subsidy in the loan amount provided to these groups, State-wise;

(d) whether interest is applicable on the loan alongwith the subsidy;

(e) if so, the details thereof;

(f) the problems in formation of Self Help Groups in rural habitations of the country under Swarnjayanti Gram Swarozgar Yojana;

(g) whether getting these self help groups are getting problems in banks credit to undertake economic activities:

(h) if so, the reasons therefor;

(i) whether any review has been done to sought out problems of these States;

(j) if so, the findings thereof;

(k) whether the Government propose to modify these schemes; and

(l) if so, the details thereof ?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI SUBHASH MAHARIA)

(a) As per the Guidelines of the Swarnjayanti Gram Swarozgar Yojana (SGSY), theSwarozgaris assisted under the Programme should realize appreciable incremental income as stipulated in the project to enable him/her to cross the poverty line during the project period.

(b) & (c) The information in regard to number of Self Help Groups assisted for economicactivities under the SGSY, members covered, credit and subsidy disbursed since inception of the Scheme (i.e. 1.4.1999) so far, State-wise is given at Annexure - I.

(d) & (e) The interest is charged by the banks only on the credit portion of the total project cost disbursed to the Swarozgaris.

(f) The SGSY is a process oriented scheme which involves organizing the rural poorinto Self Help Groups through the process of social mobilization, their training and capacity building. Social mobilization is not a spontaneous process. It needs to be induced, for which, the Guideline of the Scheme provides for involvement of NGOs /individuals as facilitators / community coordinators for formation, training and capacity building of Self Help Groups.

(g) & (h) There are incidences of delay in sanction and disbursement of loan to the Swarozgaris by banks reported from the States / UTs but generally it has been observed that banks show preference for lending to Self Help Groups for economic activities.

(i) & (j) The issues related to overall implementation of the Scheme and in particular, credit related issues are discussed in the meeting of Central Level CoordinationCommittee (CLCC) held every half year.The last meeting of the CLCC was held in June2002. The issues related to delay in sanction and disbursement of loan, under financing of the project, involvement of banks in social mobilization etc. were discussed and necessary instructions were communicated to all the Banks by the Reserve Bank of India.

(k) & (l) Recently, the Ministry has introduced certain modifications in the Guideline ofthe Scheme to emphasis the process nature of the Scheme and give flexibility to the States/UTs in utilization of funds for more effective implementation.
ANNEXURE-I

Statement referred to in part (b) & (c)of Lok Sabha Unstarred Question No.3149 due for reply on 10.12.2002.

Swarozgaris Assisted under SHGs, Credit and Subsidy disbursed to SHGs since inception (1.4.99) upto 2002-2003 (upto Oct., 02)

S.No	STATES /U.T.	NO. OF SHGs FORMED UNDER SHGs	NO. OF SWAROZGARIS ASSISTED	CREDIT DISBURSED (Rs. in lakhs)	SUBSIDY DISBURSED (Rs. in lakhs	TOTAL INVESTMENT (Rs. in lakhs)
1	2	3	4	5	6	7
1	Andhra Pradesh	296447	273828	15220.84	11138.42	26359.26
2	Arunachal Pradesh	156	941	76.10	69.55	145.65
3	Assam	33076	36470	1379.01	982.36	2361.37
4	Bihar	30397	140573	2614.38	2107.95	4722.33
5	Chattisgarh	37578	11340	1174.98	875.85	2050.83
6	Goa	106	663	21.10	14.72	35.82
7	Gujarat	81651	14405	1979.14	1290.79	3269.93
8	Haryana	4405	8513	1005.79	758.11	1763.90
9	Himachal Pradesh	4431	15823	2528.92	927.11	3456.03
10	Jammu & Kashmir	4520	13422	112.08	56.43	168.50
11	Jharkhand	8535	50869	595.68	436.94	1032.62
12	Karnataka	21272	66876	10609.07	5311.54	15920.61
13	Kerala	35780	25925	2802.99	2106.59	4909.58
14	Madhya Pradesh	144750	100718	6960.65	3568.63	10529.28
15	Maharashtra	44848	54610	9466.47	6334.55	15801.02
16	Manipur	NR	0	0.00	0.00	0.00
17	Meghalaya	1164	2914	23.80	33.07	56.87
18	Mizoram	599	5752	49.24	176.03	225.28
19	Nagaland	898	6209	91.33	190.00	281.33
20	Orissa	73983	41685	4380.98	2866.03	7247.01
21	Punjab	1753	4644	656.63	422.04	1078.67
22	Rajasthan	21228	2488	583.75	242.20	825.95
23	Sikkim	305	485	29.62	24.91	54.53
24	Tamil Nadu	73182	190808	16967.58	12257.08	29224.66
25	Tripura	2204	8791	19.52	19.52	39.04
26	Uttar Pradesh	139064	46073	5893.11	3999.01	9892.12
27	Uttaranchal	11592	6219	916.91	597.78	1514.69
28	West Bengal	45873	30656	346.54	309.92	656.46
29	A&N Islands	134	1647	23.39	38.95	62.34
31	Daman & Diu	NR	45	8.21	3.17	11.38
30	D & N Haveli	NR	0	0.00	0.00	0.00
32	Lakshadweep	2	0	0.00	0.35	0.35
33	Pondicherry	838	683	82.69	48.65	131.34
	TOTAL	1120771	1164075	86620.48	57208.25	143828.73

N.R. - Not Reported